

APPENDICES

A) APPENDIX I: Letter of Introduction and Work Plan.

1) Letter of Introduction

Kenneth Sinare
P o Box 105506
Dar es Salaam

Chairperson,
Kawe Community Development Trust
P. O Box Dar Es Salaam

Dear Sir:

RE: FIELD ATTACHMENT

I am writing in regard to the above heading. My name is Kenneth Sinare, a student of Community Economical Development, masters of Science programme, at the Southern New Hampshire University in USA in partnership with Open University of Dar es Salaam.

As part of my studies I am required to be attached to a Local C.B.O for the purpose of learning from them, sharing and applying the knowledge learned during the course to gain practical experience. It is for this reason I writing to your organisation for consideration for field attachment for a period of 18 months.

During my time with your Organisation I will be may able offering technical assistance based on what I am learning in the University, my past experience and your need. My services will be free of charge but with mutual benefit to all: I will gain practical experience on working with a local C.B.O; and you will tapping on my past experience, knowledge gained and technical expertise.

Your organisation is the right one for those purpose as your objective of organisation i.e. working with women groups in hand-crafts, small businesses like food vendors, Environmental and sanitations work such as garbage collection fit well with mine which is learn, share knowledge, skills, work, as well as live, with integrity and be able to make a difference to the people/communities I serve.

I have more than 15 years of experience in community work, consultancy and working on housing finance, designs and construction. I believe that backed with the current training at The Open University I will be able, together with you, to bring up the capacity of the CBO into meeting its goal and objective, but above all bring about community economic development in the Kawe area.

It is my sincere hope that my request will meet your approval and I am looking forward to meeting you in person to further discuss on how best the field attachment will work for our mutual benefit.

Sincerely,
Kenneth Sinare

2) Work Plan

Date	Contact Person/Facilitator	Activity
Nov 2003-Jan 2004		Pursue to get project placement with Kawe Community Development Trust (KAWEDET)
		Drafting a letter of introduction and sending it to KAWEDET
		Meeting with representative of KAWEDET to discuss on how we may work together
		After agreement, inform the instructors
		Meet with the community to discuss and agree on what project to tackle and plan on the schedule of activities to be done
		Report on the progress, present the initial report to the supervisor
		Visit the community with the Instructor/supervisor.
Feb 2004-May 2004		Write a concept paper on the project for soliciting land from Tanganyika Packers and follow-up together with the members the land issue
		Meet with the community for focus group discussion and vision exercise to get inputs from the community on the planning and project proposal writing
		Explore on different housing financing scheme and self help model available that deal with people of low income
		Research on Micro-finance institutions to see how they may help finance/ or use some of their principles in the housing finances the principle may be used to finance housing for the poor
		Compile the findings for use in the project proposal and share the findings with stake holders
JULY 2004-Jan 2005		Consulting with supervisor
		Start report writing
		Consultation with the supervisor
		Present initial draft for further input from the stake holders and supervisor
		Final report writing and presentations

APPENDIX II- Back Ground Information About the CBO

1.0 OVERVIEW OF THE COMMUNITY BASED ORGANISATION

Kawe Community Development Trust is people's initiative in using their own recourses for their own development. The goal of this Development organisation is to have long-term programmes to strengthen and improve the social services in the two hamlets Mzimuni and Ukwamani. According to the available statistics from the Trust office the area is on unplanned and also its people are living in deep misery and high level of poverty.

1.1 Name and Address of the Organisation:

- **Name:** The Registered Trustees of Kawe Community Development Trust.
- **Status:** A CBO: Non-governmental, non-religious, apolitical and non-profit making organisation
- **Office:** Plot No.973 KAWEDET House, Old Bagamoyo Rd, and Kawe, P. O. Box 2522, Dar Es Salaam Tanzania

1.2 Mission Statement:

(Derived from the organization documents as nowhere is stated)

- Create a dynamic community that cherishes fraternity and ethics, and frowns at evil and laziness.
- Create a community that has a voice over its resources and development.
- Development that is inclusive of all members of the community, from the youngest to the oldest.

1.3 Objectives as Stated in their Constitution:

- Promote solidarity and cooperation among Kawe residents for community development
- To initiate and implement community development projects relating to land, housing, health, education, food, clothing the environment and culture
- Cooperate with government and its agencies in promoting community development in Kawe
- To involve other institutions and individuals, both national and foreign, who are willing to cooperate with Kawe residents in implementing their development projects.

1.4 Programmes/Projects

Current projects includes, community banking, a Waldoff kindergarten, therapies for needy members, mushroom growing by members, low cost food distribution to members, weaving by women members and centre for creative education. Of these project some are active some did take off but failed to continue and some are yet to take off. The most popular activity is the community banking, the kindergarten, low cost food distribution and weaving by women group. Out of these they have developed new programmes like the youth self-employment and environmental group, which is involved in garbage collection, storm water drainage cleaning, selling magazines.

1.5 Organs

To facilitate the set goals and objectives, the Kawe Community Development Trust has the following organs that will undertake and oversee that Kawe Community achieves the desired development.

- **The Elder Council:** The Council comprises of all Kawe community leaders and development activists. The status of this body is conscious of the community. It will be charged with the role of overseeing the plans and ethics, mobilize support for the plans and ensure accountability.
- **Development Trustees:** Comprise of four church leaders, four mosque leaders, two local government leaders, and eight Kawe development activists. This is a registered body charged with the role of formulating and coordinating development plans, and oversees other relevant organs.
- **Kawe Community Bank:** Kawe residents own this bank and minimum share holding is 10,000/-. The bank is current been operated through Akiba Commercial Bank. To be duly registered latter. Its role is to provide short-term micro loans to Kaya (10 cell households) to provide economic ability to the people. It reaches and services the residents through the Kaya. (Here Kaya refers to what used to be ten cell unit structure)
- **Kaya Committees:** Each of this comprises of five persons - a chairman, secretary, treasurer, and two members. The Kaya (residents of ten cell units) is the community power base for the entire plan, and the bank. The role of this body is to meet weekly, implements Kaya decisions, coordinate with trustees and operate the Kaya Banks.

- **Development Organs:** These are professionally managed institutions accountable to trustees. They are legally registered with the role of providing social and economical services to the community. Nyumba Ni Mama is one of the development organs that were started in the year 2004 to address the issue of housing. The objective was to form a separate entity that will tackle the housing issues separately from the exiting women micro-credit organ at Kawe, the Kawe Women Development Trust Fund (KAWEDET). KAWEDET was established way back in 1994, focusing on micro-credit lending to women groups around Kawe. Majority of the members of Nyumba Ni Mama Self-Help Housing group are also members of KAWEDET.

2.0 Community Profile

Kawe Community Development Trust carries it operations in the two 'Mitaa' (Hamlets) of Kawe namely, Ukwamani and Mzimuni.

2.1 General Features

- Total area of the community = 2 square kilometres.
- Total population of the community = 83,693

This means in each square kilometre there is a population of over 40,000 people. From the national population statistics of August 2002 a total of 39 people live in one square kilometre and in Dar es Salaam total of 1,793 live in one square kilometre (NBS:2002). In this view these areas of Mzimuni and Ukwamani are densely populated squatters.

Table 13: Classification of occupation of heads of household

Source of Income	% With x as 1 st Source of Income	% With x as 2 nd Source of income	% Of households Involved
Agriculture	3.2	5.6	19.4
Fishing	2.7	0.8	4.7
Civil Servants	16.5	1.9	19.8
Privately employed	19.8	5.4	28.7
Small Vendors (Machinga)	16.2	14.9	38.4
Mama/Baba Lishe	9.3	11.4	27.1
Masonry	4.9	3.4	11.50
Renting Houses	7.8	12.6	28.80

Source: REPOA 2003

About 38.4% households rely on street vending (Machinga) as a source of income, this shows that majority of the people in the community have low income. Street vendors receive an average of T Sh.s. 30,000 per month and T Sh.s. 26,000 per month for those employed.

2.2 Community Education Level

Table 14: Level of Education

Level of Education/Training	% Of Residents
Without education	12.5
Adult education	0.80
Primary school 1 – 4	16.9
Primary school 5 – 8	44.2
Secondary school 1 – 4	10.3
Secondary school 5 – 6	1.2
Diploma/University	0.6
Course after primary school	2.2
Course after secondary school	2.1
Other certificates	0.3
Not applicable	5.8
Total	100

Source: REPOA July 2003

About 12.5% of the community members can not read or write while 70% with primary education which result is poor levels of incomes due to lack of skills.

2.3 Water and Sanitary System:

In the community there is availability of tape water but 64% of the community members buy it from their neighbours spending about 7% of their expenditures. From the schedule below about 92.5% of the community use pit latrines, this with lack of storm water drainage there is a threat of disease outbreaks such as diarrhoea, cholera, and malaria especially during rainy seasons.

Table 15: Sanitation

Types of Toilets	%
Without toilet	1.1
Eastern type WC	5.2
Pit latrines	92.5
Western type WC	1.2
Denied to answer	0.1
Total	100

Source: REPOA July 2003

2.4 Available Public Services

Table 16: Public services

Primary Schools	6
Central Market	1
Fuel Station	3
Police Station	1
Churches	16
Mosques	3
Government Dispensary	1
Private Dispensaries	7

Source: REPOA July 2003

APPENDIX III: Survey questioner and Survey Results

A) SURVEY QUESTIONER

1) General Community Questioner

General Interview _____ Date _____

Occupation _____ Spouse's occupation _____

Age _____ Level of education: _____

1. What is size of your household?
2. What is the age and gender composition of your household?

Age	Gender	
	Male	Female
0-6		
7-14		
15-21		
21- 55		
56 And above		

3. Based on the size of your household size and the gender composition, what is the minimum number of room that can meet your housing needs?
4. How will you describe your current housing situation?
 - a) Good
 - b) Fair
 - c) Average
 - d) Poor
5. Is your current housing meeting your needs for housing? If yes how? If not how?
6. How will you define decent adequate shelter?

7. How have you tried to solve your own housing problem in the past?
8. If you are to build your own house through a loan, what will be your contributions towards the construction?
9. Based answer #on what will you use the loan money for in order to construct that house?
10. What is your primary source of income?
 - a. Small Businesses
 - b. Employment
 - c. Casual labours
 - d. Framing (Urban faming)
 - e. Fishing

What is the secondary source of income?
11. On Average how much do they make per month?
12. At the end of the last month, did you or your household members have savings with any type of institution (bank, building society, co-operative, micro finance, friend, trader or business associate, at the home) If yes, how much?
13. What is the biggest (physical) asset your household has that can be used as collateral?
14. On what things do most people spend their money on? (School fees, bikes, Health, food, Ceremonies, housing etc) What do you think is most important of that list and why?
15. If given a loan to finance your house construction and be required to repay the full cost of the loans in monthly instalments, how much could you afford to pay on week/month/season/year?

16. If you are renting your house, what is the monthly payment? _____

17. Whatever benefit you get from your involvement with this group, do you involve any one on deciding how to use them?

a) Yes

b) No

If yes who is that other person.

ASANTE

2) FGD Questioner

Facilitator _____

Date _____

- 1) General Occupations in the area:
- 2) General Spouse's occupation in the area:
- 3) Level of education of the majority of the group:
- 4) What are the general sizes of Households?
- 5) What is the general age and gender composition of household?

Age Range	Gender	
	Male	Female
0-6		
7-14		
15-21		
21- 55		
56 And above		

- 6) Based on the size of your household size and the gender composition, what is the minimum number or rooms that will meet their housing needs? (Mention the rooms)
- 7) Please rank the above needs with number 1 being the least important and number 5 being the most

Need					
Rank	1	2	3	4	5

- 8) How will you describe a decent adequate house/shelter
- 9) How have you tried to solve your own housing problem in the past?
- 10) If you are to build your own house through a loan, what will be your contributions towards the construction?
- 11) Based answer #10 on what will you use the loan money for in the construction

of the house?

- 12) What are the main economic activities in this community?
 - a. Small Businesses
 - b. Employment
 - c. Casual labours
 - d. Framing (Urban faming)
 - e. Fishing
- 13) On Average how much do they make?
- 14) On average how many households have savings with any type of institution (bank, building society, co-operative, micro finance, friend, trader or business associate, at the home) If yes, how much?
- 15) What is the biggest (physical) asset that most households would have to be used as collateral?
- 16) On what things do most people spend their money on? (School fees, bikes, Health, food, Ceremonies, housing etc)
- 17) What do you think is most important of that list and why?
- 18) If given a loan to finance your house construction and be required to repay the full cost of the loans in monthly instalments, how much could most of the members afford to pay on week/month/season/year?
- 19) What is the general monthly rent for most of houses in the area? _____

ASANTE

3) Potential Partners Interview Questioners

Name of Institution: _____

Name of Person Interviewed (optional): _____ Title: _____

1. What are the objectives of your Institution?
2. What type of product/Assistance/service does your organisation offer?
3. Who do you work with? Individuals/ groups/ women only / both men and women?
4. How can/should the communities/groups be organised to access your services?
5. What are the criteria to qualify to get your services?
6. Is having savings with your organisation part of the requirement?
7. If yes why do you require them to hold savings?
8. What collateral/guarantee do you ask for those getting loans from you?
9. How are you ensuring accountability in the programmes or/and loan repayment?
10. What is the performance (in terms of repayment if applicable)
11. What difficulties have you encountered in getting the community involved in this project?
12. What support/red tape did you receive/encounter from the local authorities?
13. Is housing financing/housing delivery an optional product that you may venture into?
14. If so are you willing to partner with the community to offer housing loans?
15. What challenges are there/will you face in facilitating housing delivery?
16. How long should the loans be?

ASANTE

4) Housing Needs Assessment: Transect Walk -Kawe

Conducted by: _____ Walk # _____

Community: _____ Date: _____

For each house passed, note a tally mark in the appropriate box. This assessment should be made by the surveyor. Note it is critical to ensure that the number of tallies in each column reconcile and produce the same total number of houses surveyed.

“Indecent” means has cracked walls, sagging or rusty roof, in need of major repairs or replacement.

Classification	Local community member Assessment	Surveyor assessment
Decent		
Mud & poles		
Decent		
Not Mud & poles		
Not decent		
Mud & poles		
Not decent		
Not Mud & poles		
Under construction		

Source: HFH-AME NRAT

5) Observation: Household Survey

Community: _____ Survey#: _____

Walker's _____ Walk#: _____

1. Is the house?

- ☐ Owned ☐ Rented (rent = _____ /- TZS)
☐ Other _____

2. Who lives in the house?

- ☐ Adults _____ ☐ Children _____

3. What is the house size? _____ m²

4. How many rooms? _____

5. Has the house been repaired?

- ☐ YES ☐ NO

6. Has the house been added onto?

- ☐ YES ☐ NO

7. How old is the house? _____

8. Assets (check all that apply)

- ☐ Land – for house
☐ Land – for agriculture (size _____)
☐ Animal for income _____
☐ Vehicle: Bicycle Boat Other _____
☐ Other _____

9. Electricity? ☐ YES ☐ NO

10. Water tap?

- ☐ In house ☐ Less than ½ kilo walk
☐ ½ - 2 kilo walk ☐ More than 2 kilo walk

11. Floor material in main house?

- ☐ Concrete ☐ Dirt or dung
☐ Other _____

12. Walls of main house?

a) Materials

- ☐ Mud/ pole
☐ Mud / pole with render
☐ Sun dried mud blocks
☐ Rammed soil
☐ Concrete block
☐ Fired brick
☐ Plastic/sheeting
☐ Coral / stone

Other _____

b) Plastered internally

- ☐ YES ☐ NO

c) Condition

- ☐ Very good ☐ Satisfactory ☐ Needs repair

13. Roof

a) Materials

- ☐ Wood
☐ Corrugated Iron Sheets
☐ Thatch (note type _____)
☐ Plastic/sheeting
☐ Other _____

b) Condition

- ☐ Very good ☐ Satisfactory
☐ Needs repair ☐ Needs replacing

14. Proper ventilation? ☐ YES ☐ NO

15. Screened windows? ☐ YES ☐ NO

16. Permanent door? ☐ YES ☐ NO

17. Private Latrine? ☐ YES ☐ NO

- b) Sanitary ☐ YES ☐ NO

18. Kitchen? ☐ YES ☐ NO

20. What one improvement would you do to make your house more satisfactory?

- ☐ Replace roof
☐ Build durable walls
☐ Plaster walls
☐ Put strong foundation
☐ Put a concrete floor
☐ Private latrine
☐ Kitchen
☐ Other _____
☐ Replace house
☐ None

20. Rating

- Local representative ☐ Decent ☐ Indecent
 Surveyors perspective ☐ Decent ☐ Indecent

Source: Adapted from HFH-AME NRAT

B) SURVEY RESULTS

1) GENERAL INTERVIEWS AND FOCUS GROUP DISCUSSION

Table 17: House condition * Identity of respondents Cross tabulation

Count (N=60)

		Identity of respondents		Total
		1-25 Individual answer	26-30 FDG group answer	
Hse condition	Average	12		12
	Fair	8	3	11
	Good	4		4
	Poor	3		3
Total		27	3	30

Source: Fieldwork data, 2004

Table 18: Repayment rate * Identity of respondents Cross tabulation

Count (N=60)

Repayment rate	Identity of respondents		Total
	1-27 Individual	26-30 FGD group answers	
5000-10000	3	1	4
10001-20000	7		7
20001-30000	3	2	5
over 30000	14		14
Total	27	3	30

Source: Fieldwork data 2004

Table 19: Efforts in solving housing problems Cross tabulation

Count N= 60

	Efforts in solving housing problems					Total
Identity of respondents	Buy plot	looking for plot	repairing current Hse	start building Hse	others eg looking for funds, joining the group	
1-27 Individual	4	9	2	6	6	27
3 groups answers					3	3
Total	4	9	2	6	9	30

Source: Fieldwork data 2004**Table 20: What will Loan be used for? . Cross tabulation**

Count N= 60

	Loan will be used to			Total
Identity of respondents	build the hse	buy plot and build the hse	part build the hse and rest used as additional capital	
1-27 Individual	21	4	2	27
3 groups answers	3			3
Total	24	4	2	30

Source: Fieldwork data 2004

2) PARTNERS INSTITUTIONS INTERVIEWS

No responses were received from the partners' institution up to the time of preparation of this document.

3) TRANSACT WALKS RESULTS

Table 21: The Transact walk Results

Walk no.	Community	decent, not mud & poles	%	decent, mud & poles	%	not decent, not mud & poles	%	not decent, mud & poles	%	TOTAL
	Kawe									
1		60	45.45%	2	1.52%	26	19.70%	44	33.33%	132
2		85	32.82%	2	0.77%	118	45.56%	54	20.85%	259
3		24	63.16%	0	0.00%	12	31.58%	2	5.26%	38
Total from Three walks		169	39.39%	4	0.93%	156	36.36%	100	23.31%	429
	TOTAL	169		4		156		100		429

Source Fieldwork data 2004

Table 22: Transect Walk Analysis

Decent	Mad Walls	Ratio	%	Not walls	Mad	Ratio	%	Total houses surveyed	%
Yes	4	0.0231	2.31	169		0.9769	97.69	173	40.33
	0.0385			0.5200					
No	100	0.3906	39.06	156		0.6094	60.94	256	59.67
	0.9615			0.4800					
Total	104	0.2424	24.24	325		0.7576	75.76	429	100.00

Source: Fieldwork data 2004

4) HOUSE OBSERVATION

Table 23: House Observations: Household Survey Results

Household survey number	1	2	3	4	5	6	7	8	9	10	11	12
Household profile												
1. Tenure												
Owned	1	1	1	1	1	1	1	1				1
Rented									1	1	1	
Other												
Rent amount									24000	40000	35000	
2. Occupancy												
Adults	9	2	6	6	4	3	11	4	8	9	8	3
Children	7	3	6	2	2	3	4	3	4	3	2	6
Total	16	5	12	8	6	6	15	7	12	12	10	9
3. House size m2	90	36	60	40	50	48	50	30	45	70	50	30
4. Habitable rooms	7	3	6	4	6	6	5	3	4	8	5	3
No of m2 per person	5.63	7.20	5.00	5.00	8.33	8.00	3.33	4.29	3.75	5.83	5.00	3.33
No of people per habitable room	2.29	1.67	2.00	2.00	1.00	1.00	3.00	2.33	3.00	1.50	2.00	3.00
5. Repaired?	2	2	1	1	2	2	1	2	1	2	2	2
6. Added on?	2	2	1	1	1	2	2	2	2	2	1	1
7. How old is the house?	12	22	30	42	14	15	34	13	34	15	24	15

8. Assets												
Land for house (size)	-	1	1	1	1	1	1	1		1		1
Land for agriculture (size)	-										1	
Animal (yes = 1)												
Vehicle (yes = 1)												
9. Electricity (1 = yes)	2	2	2	2	1	2	2	1	2	2	1	1
10. Water tap (1 = yes)	1	2	2	2	2	2	2	2	2	2	2	1
11. Floor (c, d, o)	c	d	d	d	c	c	c	c	d	c	c	c
12. Walls (A - I)	e	a	e	e	e	e	e	e	b	e	e	e
Plastered	1	2	2	2	1	1	1	2	1	1	2	2
Condition (v, s, r)	r	r	s	r	s	s	r	s	r	s	s	s
13. Roof (W, C, T, P)	c	c	c	c	c	c	c	c	c	c	c	c
Condition (v, s, r, replace)	replace	replace	replace	replace	s	s	r	s	r	r	r	r
14. Proper ventilation (yes = 1)	1	2	2	2	1	1	1	1	2	1	1	1
15. Screened windows (yes = 1)	1	2	2	2	1	1	1	2	2	1	1	2
16. Permanent door (yes = 1)	1	1	1	2	1	1	1	1	1	1	1	1
	3	5	5	6	3	3	3	4	5	3	3	4
17. Private latrine (yes = 1)	1	1	1	1	1	1	1	1	1	1	1	1
Latrine sanitary?	2	2	2	2	1	1	2	2	2	2	2	2
18. Kitchen (yes =1)	2	2	2	2	1	1	2	1	2	2	1	1

19 What improvements?												
replace / repair roof	1		1	1								
build durable walls		1	1	1								
plaster walls											1	1
put strong foundation				1								
put a concrete floor												
Latrine								1		1	1	1
Kitchen								1				
new house									1			
Fence and Gate					1	1						
electricity and water							1					
20. Comment: Decent-1, Not Decent - 2	1	2	2	2	1	1	2	1	2	2	1	1

Source: Field work Data 2004

5) TST A RESULTS

Table 24: TST-A -2 Distribution of four groups that are food insecure-Kawe

Four groups of Food insecure	Percentage- (%)
Three meals a day	15
Two meals a day	55
One meal a day	20
One meal a day	10

Source: Fieldwork data, 2004

Table 25: Livelihood and Income distribution-Kawe

Food insecure situation	Livelihood	Income/Month
Three Meals A day	Business Men	3,000,000.00
	Government Workers	100,000.00
	Large Farmers	185,000.00
Two Meals a day	Small Farmers	48,000.00
	Teachers	70,000.00
	Dairy Cattle and Paltry Keeper	60,000
	Nurses	60,000.00
One Meals	Fishermen	80,000.00
	Casual labourers	40,000.00
	Patty traders	45,000.00
	Casual animal keepers	25,000.00
	Small scale farmers	58,000.00
Not sure of getting even one meal a Day	Casual Labourers, beggars orphans widows old ageing people	<20,000.00

Source: Fieldwork data, 2004

6) TST B RESULTS: Decent House and Costs Estimates

a) Participatory Activity “B” One: Decent housing

A decent house according to this community is the one that have enough space, a room that you can have at least two bed, has separate rooms for bedrooms, dining, and sitting room; at least 3-4 bedrooms. It has to have good foundation, walling made of sand and cement block, proper sand cement flooring and good corrugated Iron sheet roof with a latrine. Need o have the amenities such as water and electricity. Big windows for ventilation that have mosquito screen. They indicated a need for a kitchen and a store.

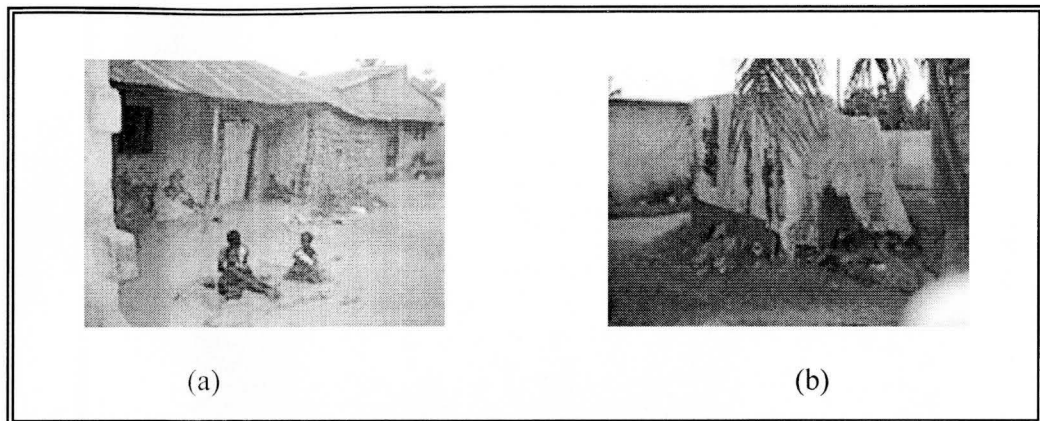
7) SITE PHOTOGRAPHS

Figure 1: Housing situation in Kawe



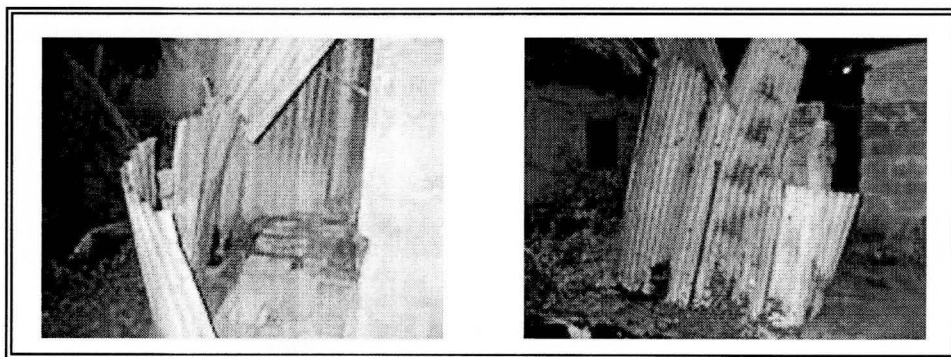
Source: Fieldwork Photo Kawe 2004

Figure 2: a and b Common examples of houses and latrines in Kawe



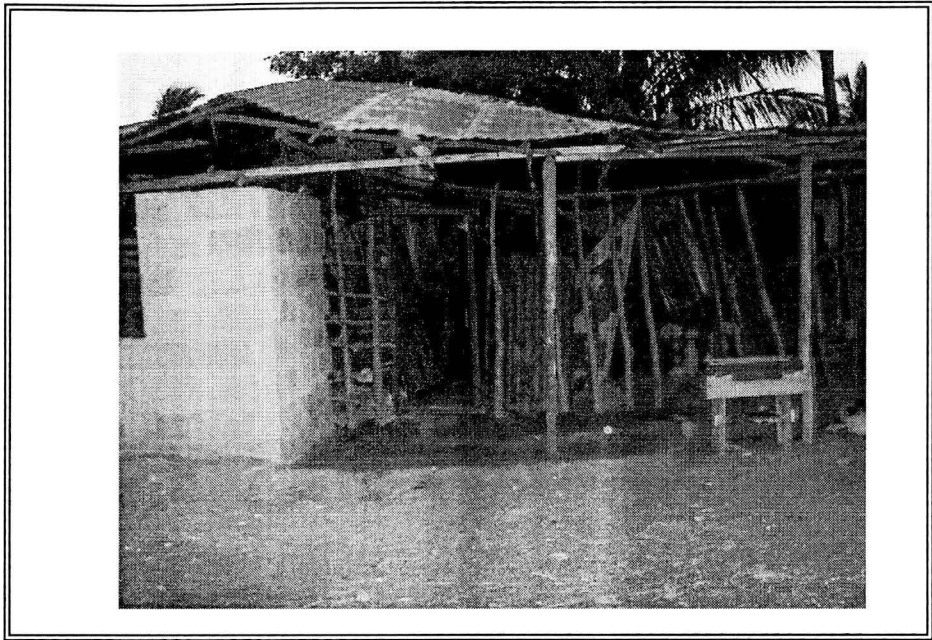
Source field data 2004

Figure 3: Latrine in One of the Kawe Houses



Source: Field data 2004

Figure 4: Building in Stages in Kawe while living in the House



Source: Field data, 2004